

DECLARATION, POWER OF ATTORNEY, AND PETITION

We,

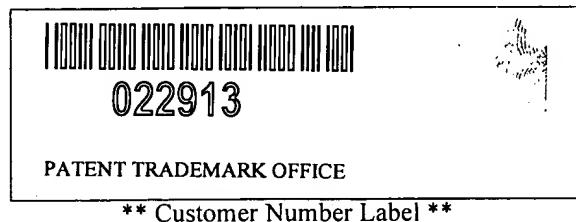
- (1) Name: Wayne A. Provost  
Address: 6540 East Millcreek Canyon  
Salt Lake City, Utah 84109  
Citizenship: United States of America
- (2) Name: Brian E. Peterson  
Address: 1800 East 3990 South  
Salt Lake City, Utah 84112  
Citizenship: United States of America

declare: that our citizenship, residence address, and post office address are as set forth above; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled "PAYMENT OF HEALTH CARE INSURANCE CLAIMS USING SHORT-TERM LOANS," for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to herein; and that we acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States

Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents all attorneys and/or patent agents listed under the following Customer Number 022913, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:



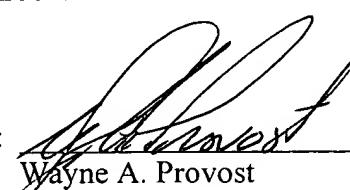
All correspondence and telephonic communications should be directed to:

R. BURNS ISRAELSEN  
WORKMAN, NYDEGGER & SEELEY  
1000 Eagle Gate Tower  
60 East South Temple  
Salt Lake City, Utah 84111  
Telephone: (801) 533-9800  
Facsimile: (801) 328-1707

Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

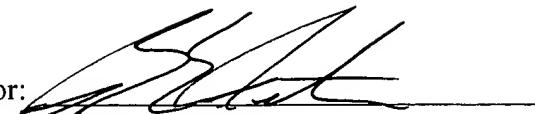
DATED this 16 day of January, 2001.

Inventor:

  
Wayne A. Provost  
6540 East Millcreek Canyon  
Salt Lake City, Utah 84109

DATED this 16<sup>th</sup> day of January, 2001.

Inventor:



Brian E. Peterson  
1800 East 3900 South  
Salt Lake City, Utah 84112

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